

Exhibit A

*Lyons, Doughty
& Veldhuis, P.C.*

136 Gaither Drive • Suite 100 • P.O. Box 1269 • Mt. Laurel, NJ 08054
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• Owings Mills, MD 21117
Email: info@ldvlaw.com • Website: www.ldvlaw.com
Toll-Free: (888) 322-3922 (NJ) Phone: (856) 222-0166 • Fax: (856) 222-1711 •
(888) 299-0499 (MD) Reply to NJ Address

GLENN D GROSS
PO BOX 1102
HEWITT NJ 07421-5102

Re: Capital One Bank (USA), N.A., assignee of
HSBC BANK NEVADA N.A. RCS DIRECT MARKETING/ORCHARD BANK
GLENN D GROSS
Account No.: XXXXXXXXXXXX 6461

Dear GLENN D GROSS :


Please be advised that this office represents Capital One Bank (USA), N.A., assignee of HSBC BANK NEVADA N.A. RCS DIRECT MARKETING/ORCHARD BANK in connection with your account.

We have been advised that YOUR account is in default. balance as of October 09, 2017 is \$1,100.83. . Although no interest is accruing on your account, your balance may increase in the future due to other charges allowed by your agreement and/or by law. Please feel free to contact us at any time for an updated payoff balance.

If you have any questions concerning this matter or if you wish to arrange for payment, please contact our office at (888)322-3922.

Very Truly Yours,

DATED: 10/11/17

BY: 
____ David R. Lyons, Esquire
____ Hillary Veldhuis, Esquire
____ Laurie H. Lyons, Esquire
____ Lauren Linker Keating, Esquire
☒ Craig H. Lyons, Esquire

IMPORTANT NOTICE CONCERNING YOUR RIGHTS

THIS FIRM LYONS, DOUGHTY AND VELDHUIS, P.C. IS A DEBT COLLECTOR. UNLESS YOU NOTIFY US WITHIN 30 DAYS AFTER THE RECEIPT OF THIS LETTER THAT THE VALIDITY OF THIS DEBT, OR ANY PORTION OF IT, IS DISPUTED, THIS FIRM WILL ASSUME THAT THE DEBT IS VALID. IF YOU DO NOTIFY US, IN WRITING, WITHIN 30 DAYS AFTER THE RECEIPT OF THIS LETTER THAT THE VALIDITY OF THIS DEBT OR ANY PORTION OF IT IS DISPUTED, THIS FIRM WILL OBTAIN VERIFICATION OF THE DEBT OR COPY OF A JUDGMENT AGAINST YOU AND MAIL THE VERIFICATION OR JUDGMENT TO YOU. ALSO, UPON YOUR WRITTEN REQUEST WITHIN 30 DAYS, THIS FIRM WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT CREDITOR. THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

David R. Lyons *
Stephen P. Doughty * ★
Hillary Veldhuis * ★
Laurie H. Lyons * ▲
Michele R. Gagnon ▲
Lauren Linker Keating * ▲
Craig H. Lyons*
Nathan D. Willner, Of Counsel ▲

PAYMENTS AND INQUIRIES CAN BE MADE
ONLINE AT WWW.LDVLAW.COM

Admitted in:
* New Jersey
★ Delaware
▲ Maryland